From: Chris Kwan To: Robert Rhode Fax: 1-309-4377071 Date: 2/26/2006 Time: 11:26:32 AM Page 16 of 26

Application number: 09/827788

Applicant: Khai Hee Kwan Examiner: Robert Rhode.

Title: Computer Network Method for conducting payment over a network by debiting

Art Unit: 3625

and crediting telecommunication accounts.

In the specification

Under the label of Cross-reference to Related Applications, at page 1, please delete the word "Nil" and add the following:

This invention is related and a continuation in part to US Application 09/396,005 (Application Number) having US Date of filing Sept 13 1999 with the title "Method, apparatus and program to make payment in any currencies through a communication network system using pre-paid cards" by the same inventor, herein incorporated by reference in its entirety. Application 09/396,005 is currently pending and also claims the benefit of Australia Application AU 199943506 A1 with filing date Aug 11 1999.